In the Specification:

Marked up versions of all revised paragraphs, showing insertions and deletions, are included in Appendix A.

Replace the paragraph at page 7, line 27 with the following text:

One aspect of the system of the present invention preferably operates using the Web. With a communications modem and a browser a client using client computer 18 can permanently or on a dial-up basis access the Internet through an Internet Service Provider (ISP) such as America Online, CompuServe, and Prodigy. ISPs operate servers which are connected to the Internet. A "browser" is a computer program that resides on a computer enabling a user to view web documents. The web browser handles the function of locating and targeting information on the Internet and displaying information provided by a web server. Examples of web browsers include Microsoft Internet Explorer™ and Netscape Navigator™, The foundation on which the Web functions is Hypertext using Hypertext Markup Language (HTML). Hypertext is the organization of information units into connected associations that a user can choose to make. An instance of such an association is called a link or hypertext link. URLs (uniform resource locators) are the unique addresses of documents on the Web. HTML is a standardized language of computer code, embedded in "source" documents behind all Web documents, containing the textual content, images, links to other documents (and possibly other applications such as sound or motion), and formatting instructions for display on a user's screen. Browsers are programmed to interpret HTML for display. HTML often imbeds within it other programming languages and applications such as SGML, XML, Javascript, CGI-script or the like. SHTML refers to secure HTML which denotes messages passing between computers which have been encrypted as will be explained later.

Replace the paragraph at page 10, line 14 with the following text:

A general overview of the present invention can now be provided. In one aspect of the present invention, biller servers 14 each have an associated home page which a client computer 18 can access through their local Internet Service Provider. At the home page of the biller, the client will enter their account number and be immediately provided with information relating to the current billing period. The information is presented in the form of a bill image with account data covering the last invoice period, along with an indication of the amount outstanding against the account. An example of such a bill image is depicted at

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Figure 2. The bill image is actually part of a larger HTML form which contains information which cannot be viewed by the client. The larger HTML form is presented in Figure 3 where it can be seen that the actual invoice information (the position of which is shown generally at 20) presented to the client comprises only one portion of the form. The hidden information in the form includes a unique biller identification number (VENDORID), a biller invoice number (VENDORSEQ), and a customer account number (PAYEEACCOUNT). As shown in Figure 2, the client is presented with a payment amount at input field 22 which the client can accept or modify. To affect payment, the payment icon 24 is selected which causes the client computer 18 to send the HTML form to the bill processing server 12. Referring to Figure 3, it can be seen that the HTML form directs that the transmission be sent to the web site http://secure.telpay.ca/cgi-bin/telpay. The bill processing server then sends a payment confirmation screen as depicted in Figure 4 to the client. The client is then prompted to enter an authorization code in field 26, to confirm the client's identity. The client then confirms payment by selecting the "Yes" icon 28. Upon receipt of the client's confirmation message, the bill processing server 12 debits the client's account by contacting a selected one of the financial institution servers 16 and credits the biller's account by contacting a selected one of the financial institution servers 16. Alternately, bill processing server 12 transmits transaction information to clearing house 11 which facilitates the debiting and crediting activities. In either case, when the debit and credit activity is complete, both client computer 18 and biller servers 14 are notified by bill processing server 12 that the payment has been processed.